

Information to identify the case:

Suzanne M Zimmerman

Debtor 1: \_\_\_\_\_  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2:  
(Spouse, if filing) \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court: District of New Jersey  
Case number: 18-11324-JNP

Social Security number or ITIN: xxx-xx-3646  
EIN: \_\_\_\_\_

Social Security number or ITIN: \_\_\_\_\_  
EIN: \_\_\_\_\_

Date case filed for chapter: 13 1/22/18

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Suzanne M Zimmerman	
<b>2. All other names used in the last 8 years</b>	aka Suzanne M Villec, aka Suzanne M Wills	
<b>3. Address</b>	413 Quinton Marlboro Rd Bridgeton, NJ 08302	
<b>4. Debtor's attorney</b> Name and address	Terry Tucker Terry Glen Tucker, P.C. 80 West Broad Street Bridgeton, NJ 08302	Contact phone (856) 453-7440
<b>5. Bankruptcy trustee</b> Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 – Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 <a href="http://www.standingtrustee.com">www.standingtrustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 1/23/18

For more information, see page 2

<p><b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend.</b>  <b>Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
	<b>February 22, 2018 at 09:00 AM</b>	<b>Location:</b> Chapter 13 Standing Trustee – Camden, Cherry Tree Corporate Center, 535 Route 38, Suite 150, Cherry Hill, NJ 08002
	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	<b>Filing deadline:</b> 4/23/18
	<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> 4/2/18
	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. <b>Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.</b>	

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Suzanne M Zimmerman  
DebtorCase No. 18-11324-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: 309IPage 1 of 2  
Total Noticed: 28

Date Rcvd: Jan 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 25, 2018.

db	+Suzanne M Zimmerman, 413 Quinton Marlboro Rd, Bridgeton, NJ 08302-4612
517290722	+Aurthur Armstead and Shaun Givens, 25 W Pitman St, Pennsgrove, NJ 08069-1213
517290726	+Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
517290731	+Ed + Kim Snyder, 789 A Friesberg Aldine Rd, Elmer, NJ 08318-2947
517290732	+Emily Zimmerman, 9 Auburn St, Wilkes Barre, PA 18702-2602
517290733	+Fay Servicing, POB 619063, Dallas, TX 75261-9063
517290734	+Lewis Wood and Laura Gindhart, 789 B Friesberg Aldine Rd, Elmer, NJ 08318-2947
517290735	+PNC, POB 1820, Dayton, OH 45401-1820
517290737	+Sharina Banks and David Townsend, 23 W Pitman St, Pennsgrove, NJ 08069-1213
517290740	Tree Tops Villas, 2157 River Rd East, Strousberg, PA 18302
517290741	Universal CD CBNA, PO Box 6421, Sioux Falls, SD 57117

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: terrytucker@comcast.net Jan 23 2018 23:37:49 Terry Tucker, Terry Glen Tucker, P.C., 80 West Broad Street, Bridgeton, NJ 08302
tr	+E-mail/Text: pmarraffa@standingtrustee.com Jan 23 2018 23:38:02 Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2018 23:38:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2018 23:38:36 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517290720	+EDI: AMEREXPR.COM Jan 23 2018 23:08:00 American Express, PO Box 981537, El Paso, TX 79998-1537
517290721	+EDI: AMEREXPR.COM Jan 23 2018 23:08:00 American Express, PO Box 1270, Newark, NJ 07101-1270
517290725	EDI: BANKAMER.COM Jan 23 2018 23:08:00 Bank of America, PO Box 15019, Wilmington, DE 19886
517290723	EDI: BANKAMER.COM Jan 23 2018 23:08:00 Bank of America, PO Box 982234, El Paso, TX 79998
517290724	EDI: BANKAMER.COM Jan 23 2018 23:08:00 Bank of America, PO Box 982238, El Paso, TX 79998
517290719	EDI: BANKAMER.COM Jan 23 2018 23:08:00 AAA Financial Services, PO Box 15019, Wilmington, DE 19886
517290727	+EDI: CITICORP.COM Jan 23 2018 23:08:00 Citicards, PO Box 6241, Sioux Falls, SD 57117-6241
517290728	+EDI: WFNNB.COM Jan 23 2018 23:08:00 Community Bank, PO Box 182120, Columbus, OH 43218-2120
517290729	+EDI: DISCOVER.COM Jan 23 2018 23:08:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
517290730	+E-mail/Text: bankruptcy.bnc@ditech.com Jan 23 2018 23:38:25 Ditech, POB 6172, Rapid City, SD 57709-6172
517290736	+E-mail/Text: bankruptcyteam@quickenloans.com Jan 23 2018 23:38:58 Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
517290738	+EDI: RMSC.COM Jan 23 2018 23:08:00 Syncb, PO Box 965036, Orlando, FL 32896-5036
517290739	+EDI: RMSC.COM Jan 23 2018 23:08:00 Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 25, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin  
Form ID: 309I

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Total Noticed: 28

Date Rcvd: Jan 23, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 23, 2018 at the address(es) listed below:  
NONE.

TOTAL: 0